

November 30, 2017

Dear USC retirement plan participant,

You are receiving this notice because you have an account with Fidelity, Prudential, SunAmerica, TIAA, or Vanguard through your employment at USC. The University of Southern California has asked TIAA, one of the investment providers in the USC Retirement Savings Program, to prepare and distribute this notice to all USC account holders regardless of the investment provider you have selected. No action on your part is required.

The enclosed information is provided to help you make an informed decision when managing your retirement account and planning your financials goals for retirement. Please review the notice as it contains important information regarding the fees and expenses associated with your retirement plan and its investment options.

Please note that as a result of the investment menu redesign in April 2016, some funds are closed to new contributions and incoming transfers. You may, however, transfer your balances in these closed funds to other funds in the new menu by contacting your investment provider. If you have terminated employment at USC, you may also rollover your funds to an eligible plan at your current employer or to an IRA.

If this notice was forwarded to you, please contact your investment provider directly to update your address.

This notice, along with the summary plan descriptions, is also available online at <https://benefits.usc.edu/retirement/retirement-plan>.

Please Note: Effective 11/2/2017, Eagle Mid Cap Growth Fund was renamed Carillon Eagle Mid Cap Growth Fund.

If you have any questions regarding this notice, please contact me at:

Debra Fabanish  
Director, USC Retirement Plan Administration  
213-821-8131  
fabanish@usc.edu

Regards,

*Debra Fabanish*

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Fee Disclosure - (2/2017)

# Plan and Investment Notice

## USC 401(A) DEFINED CONTRIBUTION PLAN

November 30, 2017

Your participation in your employer's retirement plan is the first step to ensuring adequate retirement income. The purpose of this Plan and Investment Notice is to help you make informed decisions when managing your retirement account. It contains important information regarding your plan's services, investments and expenses. **While no action is required at this time**, please review the notice and file it with your other retirement plan documents for future reference.

### Section I: Summary of Plan Services and Costs

This section provides important information to assist you in making decisions related to your participation in your employer's plan. It outlines the services available under this plan, explains your right to select the investments for your account, and any fees and plan restrictions that may apply.

### Section II: Investment Options Comparative Chart

This section is designed to make it easier for you to compare investments that align with your retirement goals. It provides detailed information about your plan's investment options, including long-term performance and expenses.

# Summary of Plan Services and Costs

Multiple providers have been selected to offer retirement services and investment options to employees in the plan. There are costs associated with these services and investments, some of which may be paid by you. In addition to explaining how to direct your investments, this section details the administrative and individual expenses associated with your plan.

The information is sorted by service provider to make it easier to compare. Your plan offers a range of investment options and services from the following providers:

TIAA  
 Fidelity  
 Prudential - Frozen to new contributions  
 SunAmerica - Frozen to new contributions  
 Vanguard

## TIAA

### RIGHT TO DIRECT INVESTMENTS

You may specify how your future contributions to the retirement plan are invested or make changes to existing investments in your plan as described in the Summary Plan Document. These changes can be made:

1. Online by visiting **TIAA.org**
2. By phone at **800 842-2252**, Monday – Friday 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET)

### RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00 p.m. (ET). Refer to Section II: Investment Options Comparative Chart for investment-specific restrictions.

### ADDITIONAL RIGHTS AND PRIVILEGES

Certain investments that you may hold may give you the opportunity to vote on proposals. If and when such opportunities arise, you will receive a notice with the instructions on how to take advantage of what is being offered.

### INVESTMENT OPTIONS

A variety of investment options are available in the plan. Please refer to Section II: Investment Options Comparative Chart for a current list of investment options available to you. Additional information, as well as up-to-date investment performance, is available online at [www.tiaa-cref.org/planinvestmentoptions](http://www.tiaa-cref.org/planinvestmentoptions). After entering your plan ID, 101192, you'll be directed to plan and investment information.

### SELF-DIRECTED BROKERAGE

A TIAA Brokerage Service is available that permits you to use investments that have not been selected for your plan and are not monitored. This service permits you to use a wide variety of investments but you are expected to prudently select and monitor any investments that you make through the brokerage service. This means that you must have the skill and experience or use an independent expert to advise you. Depending upon your plan's characteristics, investments available within the brokerage service may or may not include mutual funds, equities, bonds and certificate of deposits (403(b) plans are limited to mutual funds). Generally, there are fees associated with investment transactions (purchasing or selling), as well as minimum transaction amount requirements. Before purchasing or selling an investment you should understand any applicable fees, including fees that will be associated with your transaction such as commissions or other charges for purchasing and selling the investment. To request a transaction, and to learn more about the brokerage service including fees call 800-927-3059 or visit <http://www.tiaa-cref.org/public/brokerage/pdf/pensionsdacao.pdf>

### COST OF PLAN SERVICES

There are three categories of services provided to your plan:

### 1. GENERAL ADMINISTRATIVE SERVICES

General administrative services include recordkeeping, legal, accounting, consulting, investment advisory and other plan administration services. Some of the expenses for general administrative services are fixed and other expenses such as legal or accounting may vary from year to year. These costs are allocated to each participant in a uniform way.

Other than your specific investment services fees, your plan has no additional administrative expenses paid to TIAA.

### 2. SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in Section II: Investment Options Comparative Chart.

### 3. PERSONALIZED SERVICES

Personalized services provide access to a number of plan features and investments that you pay for, only if you use them. The personalized services used most often are:

Brokerage	Transactions (buy or sell) refer to Brokerage Services Agreement.
Retirement plan loan	The cost to you based upon the difference between what you earn on collateral and what you pay in interest.
Qualified Domestic Relations Orders (QDRO)	No charge
Sales Charges, Purchase, Withdrawal And Redemption Fees For Certain Investments	Certain charges may apply. See Section II: Investment Options Comparative Chart or the prospectus for applicable charges.

## FIDELITY

### RIGHT TO DIRECT INVESTMENTS

You may specify how your future contributions to the plan are directed or make changes to existing investments in your plan either

1. online at [www.fidelity.com](http://www.fidelity.com) or
2. by phone at 800- 343-0860.

Your rights under the Plan, and any restrictions, are subject to the terms of the Plan.

### RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a

change is requested prior to 4:00pm (ET). Refer to the Investment Options Comparative Chart for investment specific restrictions.

### RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00pm (ET). Refer to the Investment Options Comparative Chart for investment specific restrictions. Any frequent trading restrictions imposed by the Plan and/or by the Plan's Investment options are listed in the Investment Options Comparative Chart. Keep in mind that restrictions are subject to change.

### INVESTMENT OPTIONS

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. Please refer to Section II: Investment Options Comparison Chart for a current list of investment options available to you.

### SELF-DIRECTED BROKERAGE

Effective March 1, 2016, a self-directed brokerage account was added to the USC plan to offer expanded mutual fund options beyond those in the plan's menu. The plan fiduciary neither evaluates nor monitors the investments available through self-directed brokerage. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon and risk tolerance. See the fact sheet and commission schedule for applicable fees and risks.

### COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

General administrative services include recordkeeping, legal, accounting, investment advisory and other plan administrative services. Some of the expenses for general administrative services are fixed and other expenses such as legal or accounting vary from year to year. These costs are allocated to each participant in a uniform way. Other than your specific investment services fees, your plan has no additional administrative fees paid directly to Fidelity.

### COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in the Investment Option Comparative Chart.

### COST OF PLAN SERVICES - PERSONALIZED SERVICES

Personalized services provide access to a number of plan features and investments that you pay for only if you use them. If you have any account in the Plan and you select or execute the following services or transactions, the fees outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this brochure was prepared. As you review this information, please keep in mind that fees are subject to change.

Loan Set up Fee - \$35 per loan initiated on or after 9/1/2009

Loan Maintenance Fee - \$15 per year per loan initiated on or after 9/1/2009

Prior Loan Maintenance Fee - \$50 per year per loan initiated prior to 9/1/2009.

Portfolio Advisory Service at Work - Net advisory fee based on percentage of the average daily balance of eligible assets in your account, per year.

Participant Hired Advisory Fee - varies based on advisor

## PRUDENTIAL - FROZEN TO NEW CONTRIBUTIONS

### RIGHT TO DIRECT INVESTMENTS

Contact Prudential:  
Online at [www.prudential.com](http://www.prudential.com)  
or by phone at 800-458-6333

You may not make new contributions into the plan. Rollovers from other retirement plans are not permitted. Transfers from other USC investment providers are not permitted.

### RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00pm (ET). Refer to the Investment Options Comparative Chart for investment specific restrictions. If you make excessive transfers into and out of (or out of and into) the same Investment fund, your ability to make investment transfers involving those funds may be restricted. Excessive trading is: (1) One or more round-trip trades (transfers into and out of the same fund) within a 30-day period where each buy or sell in the transaction is more than \$25,000 and (2) the trading pattern did not result from automatic or system-driven transactions such as payroll contributions or loan repayments, re-mapping transactions, hardship withdrawals, regularly scheduled or periodic distributions, or periodic rebalancing through a systematic rebalancing program that is not initiated by the Plan.

### INVESTMENT OPTIONS

The Prudential Guaranteed Interest Account and the Medley variable annuity accounts remain at Prudential but are closed to new contributions and incoming transfers.

### COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

Plan administrative fees may include legal, accounting, trustee, record keeping and other administrative fees and expenses associated with maintaining the Plan. These costs are allocated to each participant in a uniform way. Based on the information and direction Fidelity had on file at the time this notice was prepared, no plan administrative fees were to be deducted from accounts in the Plan. Please keep in mind that fees are subject to change.

### COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in the Investment Option Comparative Chart.

### COST OF PLAN SERVICES - PERSONALIZED SERVICES

Effective March 1, 2016, loans are no longer available from Prudential accounts.

## SUNAMERICA - FROZEN TO NEW CONTRIBUTIONS

### RIGHT TO DIRECT INVESTMENTS

You may make changes to existing investments in your plan by phone at 800-445-7862. You may not make new contributions into the plan. Rollovers from other retirement plans are not permitted. Transfers from other USC investment providers are not permitted. Your 401(a) plan number is 2349F for the USC contributions.

### RESTRICTIONS

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00pm (ET). Refer to the Investment Options Comparative Chart for investment specific restrictions.

### COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

Plan administrative costs may include recordkeeping, legal, accounting and other costs associated with maintaining the Plan. In some cases, these fees may be applied to participant accounts either equally across all accounts, or proportionally based on account balance. In the event fees are deducted from your account, the type and amount of the fee charged will be reflected on the quarterly statement following the deduction.

### COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in the Investment Option Comparative Chart.

### COST OF PLAN SERVICES - PERSONALIZED SERVICES

The Polaris Plus funds have an annual Separate Account Charge of 1.25%. There is a surrender charge with a declining percentage over a six year period (6-6-5-5-4-4-0%) for actively employed participants.

The cost for a retirement plan loan is based on the difference between what you earn on collateral and what you pay in interest. Effective March 1, 2016, loans are no longer available from SunAmerica accounts.

## VANGUARD

### RIGHT TO DIRECT INVESTMENTS

Your plan gives you the right to direct your plan investments. You can direct your plan investments using any of the three convenient methods listed below:

1. Online - Log on to your account at [www.vanguard.com](http://www.vanguard.com) anytime. If you have not

signed up for secure online account access, visit [vanguard.com](http://vanguard.com) to register.

2. Phone - Call the 24-hour interactive VOICE Network at 800-523-1188. You will need a personal identification number (PIN) to use VOICE. Follow the prompts to set up a PIN.
3. Personal assistance - Vanguard Participant Services associates are available at 800-523-1188 Monday - Friday from 8:30am to 9:00pm Eastern Time.

### **RESTRICTIONS**

Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00pm (ET). Refer to the Investment Options Comparative Chart for investment specific restrictions.

### **INVESTMENT OPTIONS**

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs.

### **SELF-DIRECTED BROKERAGE**

Effective March 1, 2016, a self-directed brokerage account was added to the USC plan to offer expanded mutual fund options beyond those in the plan's menu. The plan fiduciary neither evaluates nor monitors the investments available through the self-directed brokerage account. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon and risk tolerance. See the fact sheets and commission schedule for applicable fees and risks.

### **COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES**

Effective May 2016, there is a \$21 annual fee for each Vanguard account. Plan administrative fees may include legal, accounting, trustee, recordkeeping and other administrative fees and expenses associated with maintaining the Plan. In some instances, they may be deducted from individual accounts in the Plan. Please keep in mind that fees are subject to change.

### **COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES**

Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in the Investment Option Comparative Chart.

### **COST OF PLAN SERVICES - PERSONALIZED SERVICES**

Loan Fees: Origination fee is \$40 if you request the loan through [vanguard.com](http://vanguard.com) or VOICE and \$90 if you request the loan with personal assistance from a Vanguard associate. There is also a \$25 annual maintenance fee that is charged beginning in the calendar year after the loan was issued.

# Investment Options Comparative Chart

Your plan offers a variety of professionally managed investments. One of the benefits of the plan is that you get to decide how your contributions are invested. When making investment decisions, you should keep in mind how long you have until retirement, your tolerance for risk, how this retirement plan fits into your overall financial picture, and the impact of fees. The information on the following pages will help you compare the investment options and make more informed decisions about your retirement plan.

## Part A – Performance and Fee Information

Part A consists of performance and fee information for your plan's investment options. It shows you how well the investments have performed in the past as well as any fees and expenses you will pay if you invest in a particular option.

For more information on the impact of fees and expenses associated with your plan, refer to Section I: Summary of Plan Services and Costs or visit the DOL's website at [www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). Fees are only one of many factors to consider when making an investment decision.

## Part B – Annuity Income Information

Part B contains information about the annuity options available within your employer's retirement plan.

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## Part A. Performance and Fee Information

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The following chart(s) list(s) your plan's investment options whose value may change based on market fluctuations. When evaluating performance of your variable investment options, you should consider comparing the returns of each investment to an appropriate benchmark, which is included in the chart. A benchmark is a generally accepted unmanaged group of securities whose performance is used as a standard point of reference to measure and compare investment gains or losses for variable return investments. Keep in mind that you may not invest in the benchmark indexes which are shown for comparative purposes only. For investments that use a blend of stocks and bonds to limit risk, such as Target Date or Multi-Asset funds, a difference from the benchmark may be due to a difference in the proportion of stocks to bonds in the fund when compared to the benchmark. Benchmark information for fixed-return investments is not provided in this chart. Past performance does not indicate how an investment will perform in the future.



For the most up-to-date information about your investment options, prospectuses for available TIAA investments and other helpful resources, visit [www.tiaa-cref.org/planinvestmentoptions](http://www.tiaa-cref.org/planinvestmentoptions). After entering your plan ID, 101192, you'll be directed to plan and investment information.

Visit [www.tiaa.org](http://www.tiaa.org) for information and resources to help you make informed decisions. To request additional plan information or a paper copy of information available online, free of charge, contact TIAA at 800 842-2252 or write to us at TIAA, P.O. Box 1259, Charlotte, NC, 28201.

Table 1 – Variable Return Investment Performance as of September 30, 2017

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Equities</b>									
<b>Mutual Fund</b>									
<b>Vanguard Emerging Markets Stock Index Fund Institutional</b>	Diversified Emerging Mkts	VEMIX	06/22/2000	18.93%	3.64%	1.02%	0.11% \$1.10	0.11% \$1.10	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
				22.46%	3.99%	1.32%			
<b>MSCI Emerging Markets Index</b>									
<b>William Blair Emerging Markets Leaders Fund Institutional</b>	Diversified Emerging Mkts	WELIX	03/26/2008	22.20%	4.73%	2.23%	1.34% \$13.40	1.25% \$12.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
				22.46%	3.99%	2.22%			
<b>MSCI Emerging Markets Index</b>								Contractual Waiver Exp: 04/30/2018	
<b>MFS International Value Fund R5</b>	Foreign Large Blend	MINJX	04/28/2006	13.31%	12.27%	6.13%	0.66% \$6.60	0.66% \$6.60	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
				22.55%	7.80%	0.49%			
<b>MSCI EAFE Value Index (NR USD)</b>									
<b>Vanguard Total International Stock Index Fund Institutional</b>	Foreign Large Blend	VTSNX	11/29/2010	19.30%	7.51%	5.67%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
				19.61%	6.97%	5.38%			
<b>MSCI AC World Ex USA Index</b>									
<b>American Funds EuroPacific Growth Fund R6</b>	Foreign Large Growth	RERGX	05/01/2009	20.63%	9.51%	10.48%	0.50% \$5.00	0.50% \$5.00	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.



Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>MSCI AC World Ex USA Index</b>				19.61%	6.97%	8.99%			
<b>Vanguard FTSE Social Index Fund Investor</b>	Large Blend	VFTSX	05/31/2000	20.41%	15.98%	7.24%	0.22% \$2.20	0.22% \$2.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Index</b>				18.54%	14.27%	7.55%			
<b>Vanguard Institutional Index Fund Institutional Plus</b>	Large Blend	VIIIX	07/07/1997	18.60%	14.22%	7.46%	0.02% \$0.20	0.02% \$0.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>S&amp;P 500 Index</b>				18.61%	14.22%	7.44%			
<b>Vanguard Capital Opportunity Fund Admiral</b>	Large Growth	VHCAX	11/12/2001	25.86%	19.83%	9.62%	0.38% \$3.80	0.38% \$3.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell Midcap Growth Index</b>				17.82%	14.18%	8.20%			
<b>John Hancock Disciplined Value Fund R6</b>	Large Value	JDVWX	08/31/2011	20.59%	13.12%	14.86%	0.72% \$7.20	0.72% \$7.20	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 1000 Value Index</b>				15.12%	13.20%	14.52%			
<b>Vanguard Mid-Cap Index Fund Institutional</b>	Mid-Cap Blend	VMCIX	05/21/1998	15.31%	14.40%	7.97%	0.05% \$0.50	0.05% \$0.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP U.S. Mid Cap Index</b>				15.33%	14.45%	7.89%			
<b>Eagle Mid Cap Growth Fund R6</b>	Mid-Cap Growth	HRAUX	08/15/2011	24.17%	15.86%	14.84%	0.73% \$7.30	0.73% \$7.30	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell Midcap Growth Index</b>				17.82%	14.18%	14.07%			
<b>MFS Mid Cap Value Fund R5</b>	Mid-Cap Value	MVCKX	02/01/2013	13.95%	-	12.50%	0.75% \$7.50	0.75% \$7.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell Midcap Value Index</b>				13.37%		12.56%			
<b>Goldman Sachs Small Cap Value Fund Institutional</b>	Small Blend	GSSIX	08/15/1997	19.99%	14.28%	9.36%	1.01% \$10.10	0.97% \$9.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Russell 2000 Value Index</b>				20.55%	13.27%	7.14%		Contractual Waiver Exp: 04/28/2018	
<b>Vanguard Small-Cap Index Fund Institutional</b>	Small Blend	VSCIX	07/07/1997	17.38%	13.95%	8.61%	0.05%	0.05%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>CRSP U.S. Small Cap Index</b>				17.33%	14.12%	8.94%			
<b>Wells Fargo Small Company Growth Fund Institutional</b>	Small Growth	WSCGX	03/31/2008	16.74%	13.67%	11.52%	1.01%	0.95%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Russell 2000 Growth Index</b>				20.98%	14.28%	10.77%		Contractual Waiver Exp: 09/30/2017	
<b>Variable Annuity</b>									
<b>CREF Stock Account R3</b>	Allocation--85%+ Equity	QCSTIX	04/24/2015	19.19%	11.93%	5.57%	0.32%	0.32%	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Russell 3000 Index</b>				18.71%	14.23%	7.57%			
<b>CREF Equity Index Account R3</b>	Large Blend	QCEQIX	04/24/2015	18.44%	13.89%	7.22%	0.23%	0.23%	Contributions and Transfers in not allowed. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Russell 3000 Index</b>				18.71%	14.23%	7.57%			
<b>CREF Growth Account R3</b>	Large Growth	QCGRIX	04/24/2015	22.02%	15.27%	8.67%	0.27%	0.27%	Contributions and Transfers in not allowed. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Russell 1000 Growth Index</b>				21.94%	15.26%	9.08%			
<b>CREF Global Equities Account R3</b>	World Stock	QCGLIX	04/24/2015	19.74%	10.95%	4.23%	0.33%	0.33%	Contributions and Transfers in not allowed. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>MSCI World Index</b>				18.17%	10.99%	4.22%			
<b>Fixed Income</b>									
<b>Mutual Fund</b>									
<b>MainStay High Yield Corporate Bond Fund R6</b>	High Yield Bond	MHYSX	06/17/2013	7.54%	-	5.85%	0.58%	0.58%	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>BofA Merrill Lynch High-Yield Master II Constrained Index</b>				9.05%					
<b>PIMCO Real Return Fund Institutional</b>	Inflation-Protected Bond	PRRIX	01/29/1997	0.15%	-0.10%	4.26%	0.64% \$6.40	0.45% \$4.50	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays U.S. Treasury Inflation Protected Securities (TIPS) Index (Series-L)</b>				-0.73%	0.02%	3.90%	Voluntary and Contractual Cap		
<b>Metropolitan West Total Return Bond Fund Plan</b>	Intermediate-Term Bond	MWTSX	07/29/2011	0.38%	2.76%	3.99%	0.38% \$3.80	0.38% \$3.80	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays U.S. Aggregate Bond Index</b>				0.07%	2.06%	2.86%			
<b>Vanguard Total Bond Market Index Fund Institutional</b>	Intermediate-Term Bond	VBTIX	09/18/1995	-0.12%	1.98%	4.25%	0.04% \$0.40	0.04% \$0.40	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays U.S. Aggregate Float Adjusted Index</b>				0.06%	2.07%				
<b>Wells Fargo Short Duration Government Bond Fund R6</b>	Short-Term Bond	MSDRX	11/30/2012	0.64%	-	0.91%	0.40% \$4.00	0.37% \$3.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays U.S. Government 1-3 Year Index</b>				0.27%		0.66%	Contractual Waiver Exp: 12/31/2017		
<b>Vanguard Total International Bond Index Institutional</b>	World Bond	VTIFX	05/31/2013	-0.78%	-	3.63%	0.07% \$0.70	0.07% \$0.70	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays Global Aggregate ex-USD Float TR Hdg USD</b>				-0.62%		3.85%			
<b>Variable Annuity</b>									
<b>CREF Inflation-Linked Bond Account R3</b>	Inflation-Protected Bond	QCILIX	04/24/2015	-0.42%	-0.38%	3.45%	0.24% \$2.40	0.24% \$2.40	Contributions and Transfers in not allowed. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Bloomberg Barclays U.S. Treasury Inflation Protected Securities (TIPS) 1-10 Year Index</b>				-0.14%	0.08%	3.27%			
<b>CREF Bond Market Account R3</b>	Intermediate- Term Bond	QCBMIX	04/24/2015	0.82%	2.26%	4.06%	0.29% \$2.90	0.29% \$2.90	Contributions and Transfers in not allowed. Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Bloomberg Barclays U.S. Aggregate Bond Index</b>				0.07%	2.06%	4.27%			
<b>Money Market</b>									
<b>Mutual Fund</b>									
<b>Vanguard Federal Money Market Fund Investor</b> 7-day current annualized yield 0.98% as of 09/30/2017 7-day effective annualized yield 0.98% as of 09/30/2017	Money Market- Taxable	VMFXX	07/13/1981	0.63%	0.18%	0.50%	0.11% \$1.10	0.11% \$1.10	
<b>Citi 3-Month Treasury Bill Index</b>				0.64%	0.19%	0.42%			
<b>Variable Annuity</b>									
<b>CREF Money Market Account R3</b> 7-day current annualized yield 0.63% as of 09/26/2017 7-day effective annualized yield 0.64% as of 09/26/2017	Money Market- Taxable	QCMMIX	04/24/2015	0.37%	0.09%	0.41%	0.23% \$2.30	0.23% \$2.30	
<b>iMoneyNet Money Fund Averages - All Government</b>				0.32%	0.08%	0.31%			
<b>Multi-Asset</b>									
<b>Mutual Fund</b>									
<b>Vanguard Institutional Target Retirement Income Fund Institutional</b>	Retirement Income	VITRX	06/26/2015	5.30%	-	4.55%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays U.S. Aggregate Bond Index</b>				0.07%		3.13%			
<b>Vanguard Institutional Target Retirement 2015 Fund Institutional</b>	Target-Date 2015	VITVX	06/26/2015	8.02%	-	5.28%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Bloomberg Barclays U.S. Aggregate Bond Index</b>				0.07%		3.13%			

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
Vanguard Institutional Target Retirement 2020 Fund Institutional	Target-Date 2020	VITWX	06/26/2015	10.17%	-	6.09%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.67%		10.08%			
Vanguard Institutional Target Retirement 2025 Fund Institutional	Target-Date 2025	VRIVX	06/26/2015	11.85%	-	6.58%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.67%		10.08%			
Vanguard Institutional Target Retirement 2030 Fund Institutional	Target-Date 2030	VTTWX	06/26/2015	13.27%	-	6.89%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.67%		10.08%			
Vanguard Institutional Target Retirement 2035 Fund Institutional	Target-Date 2035	VITFX	06/26/2015	14.85%	-	7.25%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.67%		10.08%			
Vanguard Institutional Target Retirement 2040 Fund Institutional	Target-Date 2040	VIRSX	06/26/2015	16.35%	-	7.55%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.67%		10.08%			
Vanguard Institutional Target Retirement 2045 Fund Institutional	Target-Date 2045	VITLX	06/26/2015	16.87%	-	7.79%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.67%		10.08%			
Vanguard Institutional Target Retirement 2050 Fund Institutional	Target-Date 2050	VTRLX	06/26/2015	16.92%	-	7.81%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.67%		10.08%			
Vanguard Institutional Target Retirement 2055 Fund Institutional	Target-Date 2055	VIVLX	06/26/2015	16.95%	-	7.81%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.67%		10.08%			
<b>Vanguard Institutional Target Retirement 2060 Fund Institutional</b>	Target-Date 2060+	VILVX	06/26/2015	16.90%	-	7.79%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.67%		10.08%			
<b>Vanguard Institutional Target Retirement 2065 Fund Institutional</b>	Target-Date 2060+	VSXFX	07/12/2017	-	-	4.00%	0.09% \$0.90	0.09% \$0.90	Round Trip: You cannot exchange into the fund within 30 calendar days of exchanging out of the fund.
<b>Morningstar Lifetime Moderate 2060 Index</b>						4.06%			
<b>Variable Annuity</b>									
<b>CREF Social Choice Account R3</b>	Allocation--50% to 70% Equity	QCSCIX	04/24/2015	10.88%	8.34%	5.60%	0.27% \$2.70	0.27% \$2.70	Round Trip: If a round trip is made within 60 calendar days, exchanges into the same account will be restricted for 90 calendar days.
<b>Russell 3000 Index</b>				18.71%	14.23%	7.57%			
<b>Real Estate</b>									
<b>Variable Annuity</b>									
<b>TIAA Real Estate Account</b>	N/A	QREARX	10/02/1995	4.34%	8.04%	2.58%	0.85% \$8.50	0.85% \$8.50	Transfers out: Limit 1 per quarter. Limitations may apply to any transaction resulting in a balance > \$150,000.
<b>S&amp;P 500 Index</b>				18.61%	14.22%	7.44%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

# FIDELITY

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www.fidelity.com

## Table 1 – Variable Return Investment Performance as of September 30, 2017

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
		VIRTX		-	-	-			
<b>Allocation</b>									
<b>Mutual Fund</b>									
<b>Fidelity&amp;reg; Balanced K</b>	Allocation-- 50% to 70% Equity	FBAKX	05/09/2008	13.36%	10.11%	7.11%	0.46% \$4.60	0.46% \$4.60	
<b>S&amp;P 500 TR USD</b>				18.61%	14.22%	7.44%			
<b>Equities</b>									
<b>Mutual Fund</b>									
<b>Vanguard Emerging Markets Stock Index Fund Institutional</b>	Diversified Emerging Mkts	VEMIX	06/22/2000	18.93%	3.64%	1.02%	0.11% \$1.10	0.11% \$1.10	
<b>MSCI Emerging Markets Index</b>				22.46%	3.99%	1.32%			
<b>William Blair Emerging Markets Leaders Fund Institutional</b>	Diversified Emerging Mkts	WELIX	03/26/2008	22.20%	4.73%	2.23%	1.34% \$13.40	1.25% \$12.50	
<b>MSCI Emerging Markets Index</b>				22.46%	3.99%	2.22%		Contractual Waiver Exp: 04/30/2018	
<b>MFS International Value</b>	Foreign Large Blend	MINJX	04/28/2006	13.31%	12.27%	6.13%	0.66%	0.66%	

Investment Name / Benchmark Fund R5	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross \$6.60	Net \$6.60	
<i>MSCI EAFE Value Index (NR USD)</i>				22.55%	7.80%	0.49%			
<b>Vanguard Total International Stock Index Fund Institutional</b>	Foreign Large Blend	VTSNX	11/29/2010	19.30%	7.51%	5.67%	0.09% \$0.90	0.09% \$0.90	
<i>MSCI AC World Ex USA Index</i>				19.61%	6.97%	5.38%			
<b>American Funds EuroPacific Growth Fund R6</b>	Foreign Large Growth	REGX	05/01/2009	20.63%	9.51%	10.48%	0.50% \$5.00	0.50% \$5.00	
<i>MSCI AC World Ex USA Index</i>				19.61%	6.97%	8.99%			
<b>Vanguard Institutional Index Fund Institutional Plus</b>	Large Blend	VIII	07/06/1997	18.60%	14.22%	7.46%	0.02% \$0.20	0.02% \$0.20	
<i>S&amp;P 500 Index</i>				18.61%	14.22%	7.44%			
<b>Fidelity®; Contrafund®; K</b>	Large Growth	FCNKX	05/09/2008	23.32%	14.67%	9.56%	0.58% \$5.80	0.58% \$5.80	
<i>S&amp;P 500 TR USD</i>				18.61%	14.22%	7.44%			
<b>Neuberger Berman Socially Responsive Fund R6</b>	Large Growth	NRSRX	03/15/2013	16.66%	-	11.82%	0.61% \$6.10	0.61% \$6.10	
<i>S&amp;P 500 Index</i>				18.61%		13.46%			
<b>John Hancock Disciplined Value Fund R6</b>	Large Value	JDVWX	08/31/2011	20.59%	13.12%	14.86%	0.72% \$7.20	0.72% \$7.20	
<i>Russell 1000 Value Index</i>				15.12%	13.20%	14.52%			
<b>Eagle Mid Cap Growth Fund R6</b>	Mid-Cap Growth	HRAUX	08/15/2011	24.17%	15.86%	14.84%	0.73% \$7.30	0.73% \$7.30	
<i>Russell Midcap Growth Index</i>				17.82%	14.18%	14.07%			
<b>MFS Mid Cap Value Fund R5</b>	Mid-Cap Value	MVCKX	02/01/2013	13.95%	-	12.50%	0.75% \$7.50	0.75% \$7.50	
<i>Russell Midcap Value Index</i>				13.37%		12.56%			
<b>Principal Real Estate Securities Fund Institutional</b>	Real Estate	PIREX	03/01/2001	1.59%	10.41%	6.95%	0.88% \$8.80	0.88% \$8.80	



Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>MSCI U.S. REIT Index</b>				0.54%	9.58%	5.79%			
<b>Goldman Sachs Small Cap Value Fund Institutional</b>	Small Blend	GSSIX	08/15/1997	19.99%	14.28%	9.36%	1.01% \$10.10	0.97% \$9.70	
<b>Russell 2000 Value Index</b>				20.55%	13.27%	7.14%	Contractual Waiver Exp: 04/28/2018		
<b>Wells Fargo Small Company Growth Fund Institutional</b>	Small Growth	WSCGX	03/31/2008	16.74%	13.67%	11.52%	1.01% \$10.10	0.95% \$9.50	
<b>Russell 2000 Growth Index</b>				20.98%	14.28%	10.77%	Contractual Waiver Exp: 09/30/2017		
<b>Fixed Income</b>									
<b>Mutual Fund</b>									
<b>MainStay High Yield Corporate Bond Fund R6</b>	High Yield Bond	MHYSX	06/17/2013	7.54%	-	5.85%	0.58% \$5.80	0.58% \$5.80	
<b>BofA Merrill Lynch High-Yield Master II Constrained Index</b>				9.05%					
<b>Metropolitan West Total Return Bond Fund Plan</b>	Intermediate-Term Bond	MWTSX	07/29/2011	0.38%	2.76%	3.99%	0.38% \$3.80	0.38% \$3.80	
<b>Bloomberg Barclays U.S. Aggregate Bond Index</b>				0.07%	2.06%	2.86%			
<b>Wells Fargo Short Duration Government Bond Fund R6</b>	Short-Term Bond	MSDRX	11/30/2012	0.64%	-	0.91%	0.40% \$4.00	0.37% \$3.70	
<b>Bloomberg Barclays U.S. Government 1-3 Year Index</b>				0.27%		0.66%	Contractual Waiver Exp: 12/31/2017		
<b>Money Market</b>									
<b>Mutual Fund</b>									
<b>Fidelity® Inv MM Fds Government Instl</b>	Money Market-Taxable	FRGXX	05/14/2014	0.62%	-	0.25%	0.18% \$1.80	0.14% \$1.40	
<b>BofAML USD LIBOR 3 Mon CM</b>				1.03%	0.47%	0.95%	Contractual Waiver Exp: 05/31/2018		
<b>Multi-Asset</b>									
<b>Mutual Fund</b>									
<b>Vanguard Institutional Target Retirement Income Fund Institutional</b>	Retirement Income	VITRX	06/26/2015	5.30%	-	4.55%	0.09% \$0.90	0.09% \$0.90	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Bloomberg Barclays U.S. Aggregate Bond Index</b>				0.07%		3.13%			
<b>Vanguard Institutional Target Retirement 2015 Fund Institutional</b>	Target-Date 2015	VITVX	06/26/2015	8.02%	-	5.28%	0.09% \$0.90	0.09% \$0.90	
<b>Bloomberg Barclays U.S. Aggregate Bond Index</b>				0.07%		3.13%			
<b>Vanguard Institutional Target Retirement 2020 Fund Institutional</b>	Target-Date 2020	VITWX	06/26/2015	10.17%	-	6.09%	0.09% \$0.90	0.09% \$0.90	
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.67%		10.08%			
<b>Vanguard Institutional Target Retirement 2025 Fund Institutional</b>	Target-Date 2025	VRIVX	06/26/2015	11.85%	-	6.58%	0.09% \$0.90	0.09% \$0.90	
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.67%		10.08%			
<b>Vanguard Institutional Target Retirement 2030 Fund Institutional</b>	Target-Date 2030	VTTWX	06/26/2015	13.27%	-	6.89%	0.09% \$0.90	0.09% \$0.90	
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.67%		10.08%			
<b>Vanguard Institutional Target Retirement 2035 Fund Institutional</b>	Target-Date 2035	VITFX	06/26/2015	14.85%	-	7.25%	0.09% \$0.90	0.09% \$0.90	
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.67%		10.08%			
<b>Vanguard Institutional Target Retirement 2040 Fund Institutional</b>	Target-Date 2040	VIRSX	06/26/2015	16.35%	-	7.55%	0.09% \$0.90	0.09% \$0.90	
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.67%		10.08%			
<b>Vanguard Institutional Target Retirement 2045 Fund Institutional</b>	Target-Date 2045	VITLX	06/26/2015	16.87%	-	7.79%	0.09% \$0.90	0.09% \$0.90	
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.67%		10.08%			
<b>Vanguard Institutional Target</b>	Target-Date	VTRLX	06/26/2015	16.92%	-	7.81%	0.09%	0.09%	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Retirement 2050 Fund Institutional</b>	2050						\$0.90	\$0.90	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.67%		10.08%			
<b>Vanguard Institutional Target Retirement 2055 Fund Institutional</b>	Target-Date 2055	VIVLX	06/26/2015	16.95%	-	7.81%	0.09% \$0.90	0.09% \$0.90	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.67%		10.08%			
<b>Vanguard Institutional Target Retirement 2060 Fund Institutional</b>	Target-Date 2060+	VILVX	06/26/2015	16.90%	-	7.79%	0.09% \$0.90	0.09% \$0.90	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.67%		10.08%			
<b>Vanguard Institutional Target Retirement 2065 Fund Institutional</b>	Target-Date 2060+	VSXFX	07/11/2017	-	-	4.00%	0.09% \$0.90	0.09% \$0.90	
<i>Morningstar Lifetime Moderate 2060 Index</i>						4.06%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

# PRUDENTIAL - FROZEN TO NEW CONTRIBUTIONS

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www.prudential.com

Table 1 – Variable Return Investment Performance as of September 30, 2017

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Equities</b>									
<b>Other</b>									
Medley Equity Account		NA	05/12/1983	20.98%	12.21%	4.84%	1.22%	\$12.20	
<i>Russell 1000 Growth TR USD</i>				21.94%	15.25%	9.08%			
Medley Stock Index		NA	10/18/1987	17.37%	13.08%	6.39%	1.07%	\$10.70	
<i>Russell 1000 TR USD</i>				18.53%	14.26%	7.54%			
<b>Other</b>									
<b>Other</b>									
Medley Capital Growth		NA	08/24/1982	20.45%	12.21%	4.84%	1.00%	\$10.00	
<i>Russell 1000 TR USD</i>				18.53%	14.26%	7.54%			
Medley Conservative Balanced		NA	05/12/1983	8.51%	7.34%	5.25%	1.33%	\$13.30	
<i>Morningstar Mod Trg Risk TR USD</i>				10.94%	7.44%	5.40%			
Medley Diversified Bond		NA	05/12/1983	2.00%	3.04%	5.55%	1.19%	\$11.90	
<i>Barclays US Agg Bond TR</i>				0.07%	2.06%	4.27%			
Medley Flexible Managed		NA	05/12/1983	10.86%	9.21%	5.84%	1.38%	\$13.80	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>Morningstar Mod Trg Risk TR</i>				10.94%	7.44%	5.40%			
<b>Medley Global Account</b>		NA	09/17/1988	16.96%	10.54%	3.38%	1.56%	\$15.60	
<i>MSCI ACWI Large Cap NR USD</i>				19.02%	10.05%	3.78%			
<b>Medley Government Income</b>		NA	04/30/1989	-1.13%	1.06%	3.34%	1.27%	\$12.70	
<i>Barclays US Agg Bond TR</i>				0.07%	2.06%	4.27%			
<b>Medley Money Market</b>		NA	08/24/1982	-0.13%	-0.61%	-0.23%	1.10%	\$11.00	
<i>USTREAS T-Bill Auction Ave 3 mo</i>				0.77%	0.23%	0.40%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

# SUNAMERICA - FROZEN TO NEW CONTRIBUTIONS

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Table 1 – Variable Return Investment Performance as of September 30, 2017

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Other</b>									
<b>Other</b>									
"Dogs" of Wall Street		NA	03/14/1999	13.96%	13.26%	7.48%	1.91%		\$19.10
<i>S&amp;P 500 Index</i>				11.96%	14.66%	6.95%			
DFA Ultra Short Bond Portfolio		NA	03/22/1999	-7.23%	-2.29%	-0.87%	1.75%		\$17.50
<i>BA Merrill Lynch 6mo Treasury</i>				0.67%	0.27%	116.00%			
Edge Asset Allocation		NA	03/22/1999	8.38%	6.75%	4.80%	2.06%		\$20.60
<i>S&amp;P 500 Index</i>				11.96%	14.66%	6.95%			
Equity Opportunities		NA	03/18/1999	-4.28%	9.81%	5.51%	2.07%		\$20.70
<i>Russell 1000 Index</i>				0.92%	12.44%	7.40%			
Federated Corporate Bond		NA	03/20/1999	2.30%	2.77%	5.54%	1.80%		\$18.00
<i>Barclays US Credit Index</i>				5.63%	3.85%	5.31%			
Franklin Small Company Value		NA	03/21/1999	29.78%	10.59%	5.19%	2.25%		\$22.50
<i>Russell 2000 Value Index</i>				31.74%	15.07%	6.26%			
Goldman Sachs Global Bond		NA	03/18/1999	-6.23%	-2.60%	2.33%	1.96%		\$19.60

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>JP Morgan Global Government Bond Index</i>				1.56%	-0.75%	3.35%			
<b>Growth-Income</b>		NA	03/17/1999	2.06%	3.22%	-1.99%	1.85%		\$18.50
<i>Russell 1000 Value</i>				5.02%	6.28%	-0.22%			
<b>JP Morgan Emerging Markets</b>		NA	03/22/1999	18.10%	-2.56%	-0.97%	2.46%		\$24.60
<i>MSCI Emerging Market Index</i>				11.19%	1.28%	1.84%			
<b>JP Morgan Global Equities</b>		NA	03/18/1999	8.23%	7.28%	1.88%	2.04%		\$20.40
<i>MSCI World Index</i>				7.51%	10.41%	3.83%			
<b>JP Morgan MFS Core Bond Portfolio</b>		NA	03/30/1999	-7.36%	0.82%	3.90%	1.90%		\$19.00
<i>Barclays US Agg Bond Index</i>				0.55%	3.25%	4.51%			
<b>JPMorgan Balanced</b>		NA	03/18/1999	5.09%	7.52%	4.72%	1.98%		\$19.80
<i>S&amp;P 500 Index</i>				11.96%	14.66%	6.95%			
<b>MFS Telecom Utility</b>		NA	03/18/1999	5.52%	6.73%	4.91%	2.20%		\$22.00
<i>S&amp;P 500 Index</i>				11.96%	14.66%	6.95%			
<b>Morgan Stanley International Equities</b>		NA	03/18/1999	-2.58%	2.49%	-0.49%	2.18%		\$21.80
<i>MSCI EAFE Index</i>				1.00%	6.53%	0.75%			
<b>Pinebridge High Yield Bond</b>		NA	03/17/1999	15.03%	5.34%	4.17%	1.90%		\$19.00
<i>BofA Merrill Lynch HY Master II Index</i>				17.49%	7.35%	7.34%			
<b>Putnam International Growth &amp; Income</b>		NA	03/23/1999	2.06%	3.22%	-1.99%	2.23%		\$22.30
<i>MSCI EAFE Value Index</i>				5.02%	6.28%	-0.22%			
<b>Pyramis Real Estate</b>		NA	03/30/1999	-5.44%	8.46%	3.83%	2.06%		\$20.60

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>FTSE NAREIT Equity REIT Index</i>				3.20%	11.96%	7.41%			
<b>Wellington Capital Appreciation</b>		NA	03/18/1999	10.18%	13.63%	8.79%	2.00%	\$20.00	
<i>Russell 3000 Growth Index</i>				7.39%	14.44%	8.28%			
<b>Wellington Government &amp; Quality Bond</b>		NA	03/18/1999	-7.10%	-0.46%	2.29%	1.84%	\$18.40	
<i>Barclay US Agg A or Better Index</i>				1.87%	1.96%	4.13%			
<b>WellsCap Aggressive Growth</b>		NA	03/18/1999	15.65%	9.42%	2.14%	2.06%	\$20.60	
<i>Russell 2500 Growth Index</i>				9.73%	13.88%	8.24%			
<b>WellsCap Fundamental Growth</b>		NA	03/17/1999	5.50%	9.51%	4.19%	2.13%	\$21.30	
<i>Russell 1000 Growth Index</i>				7.08%	14.50%	8.33%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.



# VANGUARD

To request additional plan information from this service provider or a paper copy of information available online, free of charge, contact: PO Box 2900  
Valley Forge PA 19482-2900  
800-523-1188  
www.vanguard.com

## Table 1 – Variable Return Investment Performance as of September 30, 2017

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
		VIRTX		-	-	-			
<b>Equities</b>									
<b>Mutual Fund</b>									
<b>Vanguard Emerging Markets Stock Index Fund Institutional</b>	Diversified Emerging Mkts	VEMIX	06/22/2000	18.93%	3.64%	1.02%	0.11% \$1.10	0.11% \$1.10	
<b>MSCI Emerging Markets Index</b>				22.46%	3.99%	1.32%			
<b>William Blair Emerging Markets Leaders Fund Institutional</b>	Diversified Emerging Mkts	WELIX	03/26/2008	22.20%	4.73%	2.23%	1.34% \$13.40	1.25% \$12.50	
<b>MSCI Emerging Markets Index</b>				22.46%	3.99%	2.22%	Contractual Waiver Exp: 04/30/2018		
<b>MFS International Value Fund R5</b>	Foreign Large Blend	MINJX	04/28/2006	13.31%	12.27%	6.13%	0.66% \$6.60	0.66% \$6.60	
<b>MSCI EAFE Value Index (NR USD)</b>				22.55%	7.80%	0.49%			
<b>Vanguard Total International Stock Index Fund Institutional</b>	Foreign Large Blend	VTSNX	11/29/2010	19.30%	7.51%	5.67%	0.09% \$0.90	0.09% \$0.90	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>MSCI AC World Ex USA Index</b>				19.61%	6.97%	5.38%			
<b>American Funds EuroPacific Growth Fund R6</b>	Foreign Large Growth	RERGX	05/01/2009	20.63%	9.51%	10.48%	0.50% \$5.00	0.50% \$5.00	
<b>MSCI AC World Ex USA Index</b>				19.61%	6.97%	8.99%			
<b>Vanguard FTSE Social Index Fund Investor</b>	Large Blend	VFTSX	05/31/2000	20.41%	15.98%	7.24%	0.22% \$2.20	0.22% \$2.20	
<b>Russell 1000 Index</b>				18.54%	14.27%	7.55%			
<b>Vanguard Institutional Index Fund Institutional Plus</b>	Large Blend	VIIIX	07/06/1997	18.60%	14.22%	7.46%	0.02% \$0.20	0.02% \$0.20	
<b>S&amp;P 500 Index</b>				18.61%	14.22%	7.44%			
<b>Neuberger Berman Socially Responsive Fund R6</b>	Large Growth	NRSRX	03/15/2013	16.66%	-	11.82%	0.61% \$6.10	0.61% \$6.10	
<b>S&amp;P 500 Index</b>				18.61%		13.46%			
<b>Vanguard Capital Opportunity Fund Admiral</b>	Large Growth	VHCAX	11/12/2001	25.86%	19.83%	9.62%	0.38% \$3.80	0.38% \$3.80	
<b>Russell Midcap Growth Index</b>				17.82%	14.18%	8.20%			
<b>John Hancock Disciplined Value Fund R6</b>	Large Value	JDVWX	08/31/2011	20.59%	13.12%	14.86%	0.72% \$7.20	0.72% \$7.20	
<b>Russell 1000 Value Index</b>				15.12%	13.20%	14.52%			
<b>Vanguard Mid-Cap Index Fund Institutional</b>	Mid-Cap Blend	VMCIX	05/21/1998	15.31%	14.40%	7.97%	0.05% \$0.50	0.05% \$0.50	
<b>CRSP U.S. Mid Cap Index</b>				15.33%	14.45%	7.89%			
<b>Eagle Mid Cap Growth Fund R6</b>	Mid-Cap Growth	HRAUX	08/15/2011	24.17%	15.86%	14.84%	0.73% \$7.30	0.73% \$7.30	
<b>Russell Midcap Growth Index</b>				17.82%	14.18%	14.07%			
<b>MFS Mid Cap Value Fund R5</b>	Mid-Cap Value	MVCKX	02/01/2013	13.95%	-	12.50%	0.75% \$7.50	0.75% \$7.50	
<b>Russell Midcap Value Index</b>				13.37%		12.56%			
<b>Principal Real Estate Securities Fund Institutional</b>	Real Estate	PIREX	03/01/2001	1.59%	10.41%	6.95%	0.88% \$8.80	0.88% \$8.80	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<i>MSCI U.S. REIT Index</i>				0.54%	9.58%	5.79%			
<b>Goldman Sachs Small Cap Value Fund Institutional</b>	Small Blend	GSSIX	08/15/1997	19.99%	14.28%	9.36%	1.01% \$10.10	0.97% \$9.70	
<i>Russell 2000 Value Index</i>				20.55%	13.27%	7.14%	Contractual Waiver Exp: 04/28/2018		
<b>Vanguard Small-Cap Index Fund Institutional</b>	Small Blend	VSCIX	07/07/1997	17.38%	13.95%	8.61%	0.05% \$0.50	0.05% \$0.50	
<i>CRSP U.S. Small Cap Index</i>				17.33%	14.12%	8.94%			
<b>Wells Fargo Small Company Growth Fund Institutional</b>	Small Growth	WSCGX	03/31/2008	16.74%	13.67%	11.52%	1.01% \$10.10	0.95% \$9.50	
<i>Russell 2000 Growth Index</i>				20.98%	14.28%	10.77%	Contractual Waiver Exp: 09/30/2017		
<b>Fixed Income</b>									
<b>Mutual Fund</b>									
<b>MainStay High Yield Corporate Bond Fund R6</b>	High Yield Bond	MHYSX	06/17/2013	7.54%	-	5.85%	0.58% \$5.80	0.58% \$5.80	
<i>BofA Merrill Lynch High- Yield Master II Constrained Index</i>				9.05%					
<b>PIMCO Real Return Fund Institutional</b>	Inflation- Protected Bond	PRRIX	01/29/1997	0.15%	-0.10%	4.26%	0.64% \$6.40	0.45% \$4.50	
<i>Bloomberg Barclays U.S. Treasury Inflation Protected Securities (TIPS) Index (Series-L)</i>				-0.73%	0.02%	3.90%	Voluntary and Contractual Cap		
<b>Metropolitan West Total Return Bond Fund Plan</b>	Intermediate- Term Bond	MWTSX	07/29/2011	0.38%	2.76%	3.99%	0.38% \$3.80	0.38% \$3.80	
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>				0.07%	2.06%	2.86%			
<b>Vanguard Total Bond Market Index Fund Institutional</b>	Intermediate- Term Bond	VBTIX	09/18/1995	-0.12%	1.98%	4.25%	0.04% \$0.40	0.04% \$0.40	
<i>Bloomberg Barclays U.S. Aggregate Float Adjusted Index</i>				0.06%	2.07%				
<b>Wells Fargo Short Duration</b>	Short-Term	MSDRX	11/30/2012	0.64%	-	0.91%	0.40%	0.37%	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Government Bond Fund R6</b>	Bond						\$4.00	\$3.70	
<b>Bloomberg Barclays U.S. Government 1-3 Year Index</b>				0.27%		0.66%	Contractual Waiver Exp: 12/31/2017		
<b>Vanguard Total International Bond Index Institutional</b>	World Bond	VTIFX	05/31/2013	-0.78%	-	3.63%	0.07% \$0.70	0.07% \$0.70	
<b>Bloomberg Barclays Global Aggregate ex-USD Float TR Hdg USD</b>				-0.62%		3.85%			
<b>Money Market</b>									
<b>Mutual Fund</b>									
<b>Vanguard Federal Money Market Fund Investor</b>	Money Market- Taxable	VMFXX	07/13/1981	0.63%	0.18%	0.50%	0.11% \$1.10	0.11% \$1.10	
<b>Citi 3-Month Treasury Bill Index</b>				0.64%	0.19%	0.42%			
<b>Multi-Asset</b>									
<b>Mutual Fund</b>									
<b>Vanguard Wellington Fund Admiral</b>	Allocation-- 50% to 70% Equity	VWENX	05/14/2001	13.32%	10.18%	7.03%	0.16% \$1.60	0.16% \$1.60	
<b>S&amp;P 500 Index</b>				18.61%	14.22%	7.44%			
<b>Vanguard Institutional Target Retirement Income Fund Institutional</b>	Retirement Income	VITRX	06/26/2015	5.30%	-	4.55%	0.09% \$0.90	0.09% \$0.90	
<b>Bloomberg Barclays U.S. Aggregate Bond Index</b>				0.07%		3.13%			
<b>Vanguard Institutional Target Retirement 2015 Fund Institutional</b>	Target-Date 2015	VITVX	06/26/2015	8.02%	-	5.28%	0.09% \$0.90	0.09% \$0.90	
<b>Bloomberg Barclays U.S. Aggregate Bond Index</b>				0.07%		3.13%			
<b>Vanguard Institutional Target Retirement 2020 Fund Institutional</b>	Target-Date 2020	VITWX	06/26/2015	10.17%	-	6.09%	0.09% \$0.90	0.09% \$0.90	
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.67%		10.08%			
<b>Vanguard Institutional Target</b>	Target-Date	VRIVX	06/26/2015	11.85%	-	6.58%	0.09%	0.09%	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>Retirement 2025 Fund Institutional</b>	2025						\$0.90	\$0.90	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.67%		10.08%			
<b>Vanguard Institutional Target Retirement 2030 Fund Institutional</b>	Target-Date 2030	VTTWX	06/26/2015	13.27%	-	6.89%	0.09% \$0.90	0.09% \$0.90	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.67%		10.08%			
<b>Vanguard Institutional Target Retirement 2035 Fund Institutional</b>	Target-Date 2035	VITFX	06/26/2015	14.85%	-	7.25%	0.09% \$0.90	0.09% \$0.90	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.67%		10.08%			
<b>Vanguard Institutional Target Retirement 2040 Fund Institutional</b>	Target-Date 2040	VIRSX	06/26/2015	16.35%	-	7.55%	0.09% \$0.90	0.09% \$0.90	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.67%		10.08%			
<b>Vanguard Institutional Target Retirement 2045 Fund Institutional</b>	Target-Date 2045	VITLX	06/26/2015	16.87%	-	7.79%	0.09% \$0.90	0.09% \$0.90	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.67%		10.08%			
<b>Vanguard Institutional Target Retirement 2050 Fund Institutional</b>	Target-Date 2050	VTRLX	06/26/2015	16.92%	-	7.81%	0.09% \$0.90	0.09% \$0.90	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.67%		10.08%			
<b>Vanguard Institutional Target Retirement 2055 Fund Institutional</b>	Target-Date 2055	VIVLX	06/26/2015	16.95%	-	7.81%	0.09% \$0.90	0.09% \$0.90	
<i>MSCI U.S. Broad Market Index (GR USD)</i>				18.67%		10.08%			
<b>Vanguard Institutional Target Retirement 2060 Fund Institutional</b>	Target-Date 2060+	VILVX	06/26/2015	16.90%	-	7.79%	0.09% \$0.90	0.09% \$0.90	

Investment Name / Benchmark	Morningstar Category	Ticker Symbol	Inception Date	Average Annual Total Returns/Benchmark			Total Annual Operating Expenses (%/Per \$1000)		Shareholder Fees & Restrictions
				1 Yr.	5 Yr.	10 Yr. or Since Inception	Gross	Net	
<b>MSCI U.S. Broad Market Index (GR USD)</b>				18.67%		10.08%			
<b>Vanguard Institutional Target Retirement 2065 Fund Institutional</b>	Target-Date 2060+	VSXFX	07/11/2017	-	-	4.00%	0.09% \$0.90	0.09% \$0.90	
<b>Morningstar Lifetime Moderate 2060 Index</b>						4.06%			

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a \$1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount or in basis points. These are costs the investor pays through a reduction in the investment's rate of return.

## TIAA

## Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information
<b>Guaranteed Annuity</b>			
TIAA Traditional-Group Retirement Annuity	4.00%	Through 02/28/2018	<p>The current rate shown applies to premiums remitted during the month of November 2017 and will be credited through 2/28/2018. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you. For Group Retirement Annuity (GRA) contracts, and subject to the terms of your employer's plan, lump-sum withdrawals are available from the TIAA Traditional account only within 120 days after termination of employment and are subject to a 2.5% surrender charge. All other withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, income for a fixed period, interest-only payments and IRS required minimum distributions.</p>
TIAA Traditional-Retirement Annuity	4.00%	Through 02/28/2018	<p>The current rate shown applies to premiums remitted during the month of November 2017 and will be credited through 2/28/2018. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800-842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. TIAA Traditional is designed primarily to help meet your long-term retirement income needs; it is not a short-term savings vehicle. Therefore, some contracts require that benefits are paid in installments over time and/or may impose surrender charges on certain withdrawals. TIAA has rewarded participants who save in contracts where benefits are paid in installments over time instead of in an immediate lump-sum by crediting higher interest rates, typically 0.50% to 0.75% higher. Higher rates will lead to higher account balances and more retirement income for you. For Retirement Annuity (RA) contracts, lump-sum withdrawals are not available from the TIAA Traditional account. Subject to the terms of your plan, all withdrawals and transfers from the account must be paid in ten annual installments. After termination of employment additional income options may be available including income for life, interest-only payments, and IRS required minimum distribution payments.</p>

# FIDELITY

## Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information
New York Life Guaranteed Interest Account	1.90%	12/31/2017	<p>No direct transfers from the GIA to competing investment options are allowed. Any transfers from the GIA to a competing investment option must first be invested in a non-competing investment option and be held there for at least ninety (90) days before completing the transfer. Competing investment options include money market funds, bond funds with a duration less than 3 years and self directed brokerage. Exchanges out of the GIA that are intended to be moved away from the current provider and deposited with another provider in the Plan are subject to the following limits: Transfers or exchanges of up to 15% of your balance in the GIA may be made in any calendar year to another Plan vendor without incurring surrender charges. Transfers or exchanges in excess of 15% per calendar year may be subject to a surrender charge of 4%. This limitation does not apply to withdrawals from the Plan. It applies to assets kept within the Plan but transferred to another provider.</p>



# PRUDENTIAL - FROZEN TO NEW CONTRIBUTIONS

## Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information
Prudential Guaranteed Interest Account	3.07%	12/31/2017	<p>The credit rate is subject to change, but will never be less than 3.0%. There is an asset charge of 0.45% for recordkeeping services. Investment management fees may also apply. The crediting rate shown is net of these fees. Generally, you may withdraw all or a portion of your GIA assets without any fees or restrictions for benefit responsive events such as termination, retirement, death or eligibility for Social Security disability benefits. Other disbursements and transfers out of this fund into any other investment in excess of the greater of 20% of your GIA balance as measured at the beginning of the calendar year or \$500, may be subject to a market value charge. Alternatively, you can request that your GIA balance be distributed in five annual installments. If the SEC has suspended or restricted trading, or an external emergency outside our control, there may be up to a six month delay for transfers, distributions or disbursements.</p>

# SUNAMERICA - FROZEN TO NEW CONTRIBUTIONS

## Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information
One Year Dollar Cost Averaging Fixed Account	3.00%	12/31/2017	Rates shown in the Return column are rates declared by the Life Company as of the date of this chart for funds deposited in the contracts fixed accounts. The rates are annual effective rates, compounded, and credited to the account value daily and do not reflect deductions of fees and charges. Rates are subject to change at any time. Different rates may apply to prior deposits, subsequent deposits, and/or renewals of existing deposits following the expiration of the term (also called a guaranteed period) applicable to the deposit. Please call the Annuity Service Center for current rates. By using dollar cost averaging (DCA) account, if available, you elect the move money systematically from the DCA account to the variable portfolios. While still in the DCA account, dollars compound at the rates shown above. Any fixed rates credited will be paid on a declining balance; therefore, the actual yield over the full time period is lower than if the annualized rates shown above.
One Year Non-MVA Fixed Account	3.00%	12/31/2017	Rates shown in the Return column are rates declared by the Life Company as of the date of this chart for funds deposited in the contracts fixed accounts. The rates are annual effective rates, compounded, and credited to the account value daily and do not reflect deductions of fees and charges. Rates are subject to change at any time. Different rates may apply to prior deposits, subsequent deposits, and/or renewals of existing deposits following the expiration of the term (also called a guaranteed period) applicable to the deposit. Please call the Annuity Service Center for current rates.
Five Year Fixed Account	3.00%	12/31/2017	Rates shown in the Return column are rates declared by the Life Company as of the date of this chart for funds deposited in the contracts fixed accounts. The rates are annual effective rates, compounded, and credited to the account value daily and do not reflect deductions of fees and charges. Rates are subject to change at any time. Different rates may apply to prior deposits, subsequent deposits, and/or renewals of existing deposits following the expiration of the term (also called a guaranteed period) applicable to the deposit. Please call the Annuity Service Center for current rates. If multi-year accounts (3-, 5-, 7-, or 10-year) are available, a Market Value Adjustment (MVA) may apply to withdrawals from these accounts before the end of a guaranteed period. Some products may also include a 1-year MVA Account. The market value adjustment generally works to either increase or decrease the remaining contract value. Any negative adjustment that decrease the value are waived
One Year Fixed Account	3.00%	12/31/2017	Rates shown in the Return column are rates declared by the Life Company as of the date of this chart for funds deposited in the contracts fixed accounts. The rates are annual effective rates, compounded, and credited to the account value daily and do not reflect deductions of fees and charges. Rates are subject to change at any time. Different rates may apply to prior deposits, subsequent deposits, and/or renewals of existing deposits following the expiration of the term (also called a guaranteed period) applicable to the deposit. Please call the Annuity Service Center for current rates.
Three Year Fixed Account	3.00%	12/31/2017	Rates shown in the Return column are rates declared by the Life Company as of the date of this chart for funds deposited in the contracts fixed accounts. The rates are annual effective rates, compounded,

**Name/Type/Option****Return****Term****Additional Information**

and credited to the account value daily and do not reflect deductions of fees and charges. Rates are subject to change at any time. Different rates may apply to prior deposits, subsequent deposits, and/or renewals of existing deposits following the expiration of the term (also called a guaranteed period) applicable to the deposit. Please call the Annuity Service Center for current rates. If multi-year accounts (3-,5-,7-, or 10-year) are available, a Market Value Adjustment (MVA) may apply to withdrawals from these accounts before the end of a guaranteed period. Some products may also include a 1-year MVA Account. The market value adjustment generally works to either increase or decrease the remaining contract value. Any negative adjustment that decrease the value are waived

# VANGUARD

## Table 2 – Fixed Return Investments

The following chart lists the plan's investment options that have a fixed or stated rate of return.

Name/Type/Option	Return	Term	Additional Information
New York Life Guaranteed Interest Account	1.90%	12/31/2017	<p>No direct transfers from the GIA to competing investment options are allowed. Any transfers from the GIA to a competing investment option must first be invested in a non-competing investment option and be held there for at least ninety (90) days before completing the transfer. Competing investment options include money market funds, bond funds with a duration less than 3 years and self directed brokerage. Exchanges out of the GIA that are intended to be moved away from the current provider and deposited with another provider in the Plan are subject to the following limits: Transfers or exchanges of up to 15% of your balance in the GIA may be made in any calendar year to another Plan vendor without incurring surrender charges. Transfers or exchanges in excess of 15% per calendar year may be subject to a surrender charge of 4%. This limitation does not apply to withdrawals from the Plan. It applies to assets kept within the Plan but transferred to another provider.</p>

## Part B. Annuity Information

The information below focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

### TIAA

#### TIAA Traditional Annuity Lifetime Income Option

##### OBJECTIVES / GOALS

To provide a guaranteed stable stream of income for your life and, if you choose, the life of an annuity partner. A TIAA Traditional Annuity provides income stability by providing a minimum guaranteed interest rate as well as the potential for additional interest. TIAA Traditional can be part of a diversified retirement portfolio that may include stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available under the TIAA Traditional Annuity.

##### PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods), and your selection of either the standard or graded benefit method.
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The projected returns of the TIAA Traditional Annuity.

Under no circumstances will you receive less than the guaranteed amount of income required under the annuity contracts. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

##### RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your TIAA annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable.

#### TIAA Real Estate and CREF Variable Annuity Lifetime Income Options

##### OBJECTIVES / GOALS

To provide a variable stream of income for your life and, if you choose, the life of an annuity partner. This lifetime annuity provides a variable income that you cannot outlive. A variable annuity can be part of a diversified retirement portfolio that may include guaranteed, stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available.

##### PRICING FACTORS

The amount of your lifetime income is dependent upon many factors including:

- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods).
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The investment performance of the variable annuity account your annuity is based upon.

Variable annuity accounts don't guarantee a minimum income. Income fluctuates based on market performance and is directly tied to the accounts' investment returns. A 4% annual investment return is assumed. Generally, if the actual return in a given year is greater than 4% the amount of annuity income will increase; if it is less than 4%, the income will decrease. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

##### RESTRICTIONS / FEES

- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than \$5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.

sum.

- If your annuity payment would be less than \$100, TIAA has the right to change the payment frequency which would result in a payment of \$100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable.
- Upon annuitization of CREF accumulations, the expenses associated with CREF will be the same as the R3 Class regardless of the CREF Class prior to annuitization. The R3 Class has the lowest expense of all the CREF Classes.

## Prudential - Frozen to new contributions

### Prudential Group Fixed Annuity Option

#### OBJECTIVES / GOALS

To provide a guaranteed stream of income for your life( or some other period of time as may be allowed by your Plan), based on your account balance allocated to the purchase of an annuity under this option.

#### PRICING FACTORS

The amount of the annuity benefit will be determined by (1) the amount applied to purchase the annuity, (2) the form of annuity elected, (3) the age of the annuitant (for a lifetime annuity), and (4) the annuity purchase rates in effect on the annuity purchase date

#### RESTRICTIONS / FEES

If you elect to purchase an annuity, the following administrative fees will be deducted from your account balance: 3% on the first \$75,000, 1.5% on the remainder plus a flat amount of \$850. This option represents the fixed annuity option available under your Plan's group annuity contract.

## SunAmerica - Frozen to new contributions

### Fixed Account - Annuity for Life with a Period Certain

#### OBJECTIVES / GOALS

Payments will be made for the period elected - either 5, 10, or 20 years - or throughout the life of the annuitant, whichever is longer. Payments stop after the period certain or when the annuitant dies, whichever occurs last.

#### PRICING FACTORS

The annuity purchase rate is based on 1983a Mortality Table without projection with a 3% interest rate. The Life Company may change the mortality table and interest rate by giving 60 days advance notice to the owner.

#### RESTRICTIONS / FEES

In addition to the annuity options listed here, the Life Company may offer other annuity options at the time of annuity purchase.

## Fixed Accounts - Annuity for Life

#### OBJECTIVES / GOALS

Payments will be made throughout the life of the annuitant. Payments stop with the annuitant dies.

#### PRICING FACTORS

The annuity purchase rate is based on 1983a Mortality Table without projection with a 3% interest rate. The Life Company may change the mortality table and interest rate by giving 60 days advance notice to the owner.

#### RESTRICTIONS / FEES

The owner may provide benefits under the plan by purchasing annuities from the Life Company. The amount of such annuity shall be determined by the owner in accordance with the terms of the plan. Before any annuity can be purchased the owner must advise the Life Company, in writing, the amount of the benefit. The owner must also provide other such information that the Company may require to complete an annuity purchase. The annuity contract will be owned by the participant and will specify the dates/amounts of payments, and all other terms and conditions of the annuity. The payments will begin on the date determined by the owner, but must be the first day of a calendar month. Any annuity is subject to any limitation in the plan required by the provisions of the Internal Revenue Code and Federal Tax Regulation 1.401-4(c) and any other laws or regulations amending, supplementing, or replacing the same.

## Fixed Accounts - Joint and Survivor Annuity

#### OBJECTIVES / GOALS

Payments will be made throughout the life of either of two annuitants. Payments made after the first death may remain the same, or may be reduced by one third, or one half, according to the option elected.

#### PRICING FACTORS

The owner may provide benefits under the plan by purchasing annuities from the Life Company. The amount of such annuity shall be determined by the owner in accordance with the terms of the plan. Before any annuity can be purchased the owner must advise the Life Company, in writing, the amount of the benefit. The owner must also provide other such information that the Company may require to complete an annuity purchase. The annuity contract will be owned by the participant and will specify the dates/amounts of payments, and all other terms and conditions of the annuity. The payments will begin on the date determined by the owner, but must be the first day of a calendar month. Any annuity is subject to any limitation in the plan required by the provisions of the Internal Revenue Code and Federal Tax Regulation 1.401-4(c) and any other laws or regulations amending, supplementing, or replacing the same.

#### RESTRICTIONS / FEES

In addition to the annuity options listed here, the Life Company may offer other annuity options at the time of annuity purchase.

Please visit [www.tiaa-cref.org/public/support/help/glossary/index.html](http://www.tiaa-cref.org/public/support/help/glossary/index.html) for a glossary of investment terms relevant to the investment options under this plan.

Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at [www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html).

**Other service provider important additional information:**

NULL

**TIAA important additional information:**

The returns quoted represent past performance, which is no guarantee of future results. Returns and the principal value of your investment will fluctuate. Current performance may be higher or lower than that shown, and you may have a gain or a loss when you redeem your investments. Expense ratios shown are based on the most recent information available, but may not reflect all updates. Please consult the most recent prospectus or offering document for more detailed information.

Variable return investments (mutual funds and/or variable annuities) are offered through your plan sponsor's retirement plan. Funds are offered at that day's net asset value (NAV), and the performance is displayed accordingly. Performance at NAV does not reflect sales charges, which are waived through your retirement plan. If included, the sales charges would have reduced the performance as quoted.

If a variable return investment option includes performance for periods beyond its inception date that performance is based on the performance of an older share class of the investment option. Such performance has not been restated to reflect expense differences between the two classes. If expense differences had been reflected, performance for these periods would be lower or higher than stated.

TIAA provides information on restrictions on recordkept investment options, as well as performance and product information for all proprietary investment options. TIAA assumes no responsibility for damages or losses arising from the use of such information, and has not independently verified the accuracy or completeness of such information.

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The Morningstar Category classifies an investment option based on its investment style as measured by underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the investment option is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.

There are inherent risks in investing in variable return investments including loss of principal. Please read the prospectus and carefully consider the investment objectives, risks, charges and expenses before investing.

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